



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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2/12/03

In re application of:

Group Art Unit:3624

NANCY A. TAMMARO

Examiner: Geoffrey R. Akers

Serial No.: 09/131,637

Filed: August 10, 1998

ORIGINAL

For: **METHOD AND SYSTEM FOR INTERNET BASED  
FINANCIAL AUTO CREDIT APPLICATION**

Attorney Docket No.: FMC 0954 PUS (197-1414)

**AMENDMENT UNDER 37 C.F.R. § 1.111**

Commissioner for Patents  
United States Patent and Trademark Office  
Washington, D.C. 20231

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GROUP 3600

Sir:

In response to the Office Action mailed October 28, 2002, please consider the following remarks, in conjunction and without waiver of arguments already made in Applicants' Appeal Brief.

**REMARKS**

**Rejections Under 35 USC 112, first paragraph**

The Applicants respectfully traverse the Examiner's rejection of independent claims 1-8 under 35 USC 112, first paragraph. More specifically, Applicants contend that the specification, as originally filed, provided a written and enabling disclosure with respect to the element "licensing information."

Applicants rely on the following excerpt of MPEP 2163 in support of their position:

CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8		
I hereby certify that this paper, including all enclosures referred to herein, is being deposited with the United States Postal Service as first-class mail, postage pre-paid, in an envelope addressed to: Box, Commissioner for Patents, United States Patent and Trademark Office, Washington, D.C. 20231 on:		
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